

**Part 2, Claim Amendments:**

As a result of this Amendment, claims pending in this case are: 2 – 4, 6 – 19, 21 – 34, 36 – 52, 55 – 69, 71 – 77, 79 – 81, 83 – 85, 87 - 91 and 126. leaving 81 claims in the case. All other claims have been cancelled.

5           1) **(Cancelled)** Method of measuring and ranking investment management performance of individual investors amongst a large universe of investors in order to create investment products for other persons as customers to invest in, comprising the steps of :

a) creating at least one personal portfolio comprising at least one financial instrument for each said individual investor participating in said performance ranking method;

10           b) assigning to each of said individual investor personal portfolios a preselected financial value as at least one of a personal portfolio investor Total Account Value and a Net Asset Value at a defined starting point in time;

15           c) permitting said individual investors to personally select and individually trade said at least one financial instrument in each said personal portfolio through a trusted independent 3<sup>rd</sup> party, said trades affecting said at least one investor Total Account Value and said Net Asset Value;

d) tracking said personal portfolio at least one investor Total Account Value and said Net Asset Value of each said investor by the trusted 3<sup>rd</sup> party;

20           e) said trusted 3<sup>rd</sup> party periodically ranking the performance of at least some of said investor's personal portfolios based on change in at least one of an investor Total Account Value and a Net Asset over a determined period of time as a metric for credibly determining individual best investors from among the universe of participating investors; and

25           f) selecting at least one of the individual best investors, whose personal portfolios have been ranked over time, as a fund manager to select financial instruments for inclusion in an investment product to be offered to other persons as customers as an investment opportunity.

2) **(Currently Amended)** A method as in claim 21 which includes the added step of said trusted 3<sup>rd</sup> party periodically reporting to at least one of said participating investors and potential investment product customers, said performance ranking of at least selected participating investors' personal portfolios.

30           3) **(Currently Amended)** A method as in claim 21 wherein said individual investor performance is based on percent change in personal investor Total Account Value or Net Asset

Value per unit over at least one determined period of time **of at least 30, 60 and 90 days.**

4) **(Previously Presented)** A method as in claim 3 wherein said individual investor performance is ranked against at least one of: a) a market, and b) other individual investors.

5) **(Cancelled)** A method as in claim 4 wherein each individual investor selects at least one financial instrument comprising said portfolio.

6) **(Currently Amended)** A method as in claim **4** **[5]** wherein the financial instruments are selected from a pre-determined set of financial instruments.

7) **(Currently Amended)** A method as in claim **2**1 wherein said portfolio is a model portfolio.

8) **(Original)** A method as in claim 7 wherein said trades are virtual trades carried out by said trusted 3<sup>rd</sup> party in a simulated market managed by said trusted 3<sup>rd</sup> party

9) **(Original)** A method as in claim 8 wherein said simulated market is a rules-based market.

10) **(Original)** A method as in claim 9 wherein:

a) said virtual trades mirror trades of corresponding real financial instruments; and

b) said trusted third party executes said virtual trades in said virtual market at values corresponding to trades of corresponding real financial instruments reported for times substantially corresponding to the virtual trade request by said individual investor.

11) **(Previously Presented)** A method as in claim 10 wherein said trusted third party reports said trades to said participating individual investors by electronic communication.

12) **(Previously Presented)** A method as in claim 11 wherein said communication is effected via the Internet in order to enable near real-time operation.

13) **(Previously Presented)** A method as in claim 12 which includes providing said participating individual investors with at least one virtual portfolio analytic report.

14) **(Original)** A method as in claim 13 wherein said at least one report is a report on portfolio stratification, volatility, market timing, and company **G<sub>S/E</sub>** or **G<sub>E/S</sub> Ratio** performance.

15) **(Original)** A method as in claim 14 wherein said volatility report includes individual investor portfolio ranking against at least one of: a) at least one of a real and a virtual market, and b) other individual investors.

16) **(Previously Presented)** A method as in claim 12 wherein information on at least one of said individual investor virtual portfolios is made available to other persons on at least one of: a) free, and b) a paid subscriber basis.

17) **(Original)** A method as in claim 12 wherein information comprising ranking of individual in-vestor performance is posted on a web site, and said web site includes at least one bulletin board on which individual investors may make postings regarding the market.

18) **(Original)** A method as in claim 17 wherein said bulletin board postings are sortable by at least one of: a) author, b) the ranking of the author's individual investor portfolios, c) identified financial instruments, and d) market sectors.

19) **(Previously Presented)** A method as in claim 18 wherein, on a paid subscription basis, subscribers may access at least one of model portfolio virtual trades and bulletin board postings of participating individual investors.

20) **(Cancelled)** A method as in claim 1 wherein said universe of investors comprises on the order of greater than about 1000 persons.

21) **(Currently Amended)** A method [as in claim 20] of measuring and ranking investment management performance of individual investors amongst a large universe of investors in order to create investment products for other persons as customers to invest in, comprising the steps of :

a) creating at least one personal portfolio comprising at least one financial instrument for each said individual investor participating in said performance ranking method, said universe of investors comprising on the order of greater than about 1000 persons;

b) assigning to each of said individual investor personal portfolios a preselected financial value as at least one of a personal portfolio investor Total Account Value and a Net Asset Value at a defined starting point in time;

c) permitting said individual investors to personally select and individually trade said at least one financial instrument in each said personal portfolio through a trusted independent 3<sup>rd</sup> party, said trades affecting said at least one investor Total Account Value and said Net Asset Value, and wherein [: a)]

i) said trusted third party is at least one of: i) a registered investment advisor, and ii) a registered broker/dealer; and

[b)] ii) at least some of said participating individual investor's trades are real trades reported to said trusted 3<sup>rd</sup> party as executed;

d) tracking said personal portfolio at least one investor Total Account Value and said Net Asset Value of each said investor by the trusted 3<sup>rd</sup> party;

5 e) said trusted 3<sup>rd</sup> party periodically ranking the performance of at least some of said investor's personal portfolios based on change in at least one of an investor Total Account Value and a Net Asset Value over a determined period of time as a metric for credibly determining individual best investors from among the universe of participating investors; and

10 f) selecting at least one of the individual best investors, whose personal portfolios have been ranked over time, as a fund manager to select financial instruments for inclusion in an investment product to be offered to other persons as customers as an investment opportunity.

15 22) **(Previously Presented)** A method as in claim 21 wherein said step of tracking by said trusted 3<sup>rd</sup> party comprises processing said trades and calculating said at least one personal investor Total Account Value and Net Asset Value on a regular basis.

23) **(Previously Presented)** A method as in claim 22 which includes electronic communications between said participating individual investor and said trusted 3<sup>rd</sup> party.

20 24) **(Previously Presented)** A method as in claim 23 wherein said communication is effected via the Internet in order to enable near real-time operation.

25) **(Previously Presented)** A method as in claim 24 which includes providing said participating individual investors with at least one portfolio analytic report.

25 26) **(Previously Presented)** A method as in claim 25 wherein said at least one report is a report on portfolio stratification, volatility, market timing and company G<sub>S/E</sub> or G<sub>E/S</sub> Ratio performance.

27) **(Original)** A method as in claim 26 wherein said volatility report includes individual investor portfolio ranking against at least one of: a) a market, and b) other individual investors.

30 28) **(Previously Presented)** A method as in claim 21 wherein information on at least one of said portfolios is made available to other persons on at least one of: a) free, and b) a paid subscriber basis.

29) **(Original)** A method as in claim 28 wherein information comprising ranking of individual investor performance is posted on a web site, and said web site includes at least one bulletin board on which individual investors may make postings regarding the market.

30) **(Previously Presented)** A method as in claim 28 wherein, on a paid subscription basis, subscribers may access at least one of model portfolio trades and bulletin board postings of participating individual investors.

31) **(Original)** A method as in claim 29 wherein said bulletin board postings are sortable by at least one of: a) author, b) the ranking of the author's individual investor portfolios, c) identified financial instruments, and d) market sectors.

32) **(Previously Presented)** A method as in claim 9 wherein said participating individual investors may compete against other participating investors for ranking based on individual investor performance based on percent change in at least one of personal investor Total Account Value and Net Asset Value over at least one determined period of time.

33) **(Previously Presented)** A method as in claim 32 wherein said participating individual investor may compete for ranking base on a plurality of model portfolios.

34) **(Original)** A method as in claim 33 wherein said rankings determine best investors in at least one of: a) a predetermined time period, b) a series of time periods, c) market sectors, and d) overall performance.

35) **(Cancelled)** A method as in claim 34 wherein prizes are awarded to a predetermined set of best investors.

36) **(Original)** A method as in claim 32 wherein information on said competition is made available to other persons on at least one of: a) free, and b) a paid subscriber basis.

37) **(Previously Presented)** A method as in claim 36 wherein information comprising the ranking of individual investor performance in said competition is posted on a web site, and said web site includes at least one bulletin board on which participating individual investors may make postings on at least one of: a) the market; b) virtual trades by an individual investor, c) the competition; and d) the rankings.

38) **(Original)** A method as in claim 37 wherein said bulletin board postings are sortable by at least one of: a) author, b) the ranking of the author's individual investor portfolios, c)

identified financial instruments, and d) market sectors.

39) **(Previously Presented)** A method as in claim 37 wherein, on a paid subscription basis, subscribers may access at least one of model portfolio trades and bulletin board postings of participating individual investors.

5 40) **(Previously Presented)** A method as in claim 7 wherein said participating individual investor performance rankings are used to select at least one manager for real portfolios.

41) **(Original)** A method as in claim 40 wherein a registered investment company is formed for trading shares in a fund comprising real financial instruments managed by said selected manager.

10 42) **(Currently Amended)** A method as in claim 41 which includes providing said participating individual investors with at least one portfolio analytic report, and wherein said reports assist participating individual investors to determine their relative strengths in and among various investment sectors in order to focus their stock selection for a real portfolio.

15 43) **(Previously Presented)** A method as in claim 42 wherein said trusted third party provides a mutual fund supermarket in which said individual investors and customers can trade in funds providing the opportunity for improved overall investment performance.

44) **(Previously Presented)** A method as in claim 42 wherein said trusted third party provides access to other stock brokerage firms for trading stocks, the performance of which are deemed acceptable to said individual investors and customers.

20 45) **(Original)** A method as in claim 44 wherein said brokerage firms pay said trusted third party at least one of : a) click through fees and b) share of commission fees.

46) **(Original)** A method as in claim 43 wherein said mutual funds pay a distribution fee to said trusted third party.

25 47) **(Currently Amended)** A method as in claim 21 whedrein step c) includes, in advance of said individual investor making real trades through said trusted independent 3<sup>rd</sup> party, [for building a visitor base for a financial services Internet site comprising] the steps of :

a) offering to site visitors a skill-based evaluation involving managing over a preselected time period at least one rules-based virtual investment portfolio comprising at least one virtual

financial instrument;

i) said virtual financial instruments are selected to mirror corresponding real instruments available in at least one real financial market;

b) qualifying site visitors who apply for virtual investor portfolios as member investors and assigning at least one unique virtual portfolio identifier to each member portfolio;

c) operating said evaluation amongst a plurality of members, including;

i) **[assigning to each individual member at least one iTAV/NAV related to a particular member portfolio;**

ii)] permitting said member to trade virtual financial instruments of said member's virtual portfolio through said site;

ii) [iii)] tracking the performance of said virtual portfolio as an analog of the performance of the corresponding real instruments in said virtual portfolio in said at least one real market; **and**

iii) reporting to individual members the performance of each of said member's portfolios as its **investor Total Account Value or Net Asset Value [iTAV/NAV]** at preselected time intervals;

d) posting results representing the performance of each of said member's portfolios in said interval on at least one of a web page accessible by said member and e-mail to said member; **[and]**

e) periodically posting the comparative results of the performance of a plurality of member's portfolios on said site for viewing by others, including at least one of visitors and members; **and**

**f) thereby building a visitor base for a financial services Internet site. .**

48) **(Currently Amended)** Method as in claim 47 wherein said **investor Total Account Value or Net Asset Value [iTAV/NAV]** is assigned on a per unit value basis.

49) **(Currently Amended)** Method as in claim 48 wherein said individual investor performance is based on percent change in **Net Asset Value [NAV]** per unit value over said selected time interval.

50) **(Currently Amended)** Method as in claim 48 wherein said **investor Total Account Value or Net Asset Value [iTAV/NAV]** is reported daily for each day said real financial market is open.

51) **(Original)** Method as in claim 47 which includes:

a) offering at least one message board on said site for postings by at least one of said members and visitors;

b) enabling said postings to be selectively sorted for viewing.

5 52) **(Original)** Method as in claim 51 wherein said postings include at least one relative performance ranking of selected identified members, and said selective sorting permits sorting by at least one of member and member ranking.

53) **(Cancelled, formerly Withdrawn)** Method as in claim 52 wherein said evaluation is operated as a competition amongst a plurality of members, and which includes identifying a  
10 preselected number of highly ranked members in a preselected time period to be best investors.

54) **(Cancelled, formerly Withdrawn)** Method as in claim 53 which includes the step of awarding prizes to a preselected class of highest ranked members.

55) **(Original)** Method as in claim 51 which includes the steps of:

a) enabling members to subscribe to information relating to the performance of at  
15 least one of the portfolios of at least one selected other member, said subscription being selected from at least one of free, fee-based and a combination of free and fee-based access to said information.

56) **(Original)** Method as in claim 55 wherein said subscribers are permitted to choose what member-related information is made accessible to the subscriber based on the ranking of  
20 the member.

57) **(Original)** Method as in claim 56 wherein said subscriber accessible information includes information relating to at least one of trades and postings of the member who has been subscribed-to.

58) **(Original)** Method as in claim 47 which includes providing said member with at least  
25 one portfolio analytic report.

59) **(Original)** Method as in claim 58 wherein said at least one report is a report on portfolio stratification, volatility, market timing, and company  $G_{S/E}$  or  $G_{E/S}$  Ratio performance.

60) **(Currently Amended)** A method as in claim 21 wherein step f) includes [for identifying a best investment manager, comprising] the steps of:



a) allocating to a plurality of candidate investment managers a preselected sum of funds for investment;

b) arranging for each candidate manager to invest up to the entire sum of allocated funds in at least one portfolio of at least one financial instrument selected by said candidate from among a preselected group of financial instruments, and determining a personal **investor Total Account Value or** Net Asset Value [(iTAV/NAV)] for shares of each of said portfolios ;

c) carrying out trades of said instruments as directed by said candidate;

d) determining a fractional change in **investor Total Account Value or Net Asset Value** [(iTAV/NAV)] for shares in each portfolio at preselected intervals;

e) determining the ranking of performance among the portfolios based on the fractional change in **investor Total Account Value or Net Asset Value** [(iTAV/NAV)] for a preselected period; and

f) identifying at least one of the candidates as a best investment manager who has managed at least one portfolio which has achieved a preselected level of positive increase in **investor Total Account Value or Net Asset Value** [(iTAV/NAV)] in the preselected period.

61) **(Original)** A method as in claim 60, wherein at least some of the communications relating to the steps are carried out electronically.

62) **(Original)** A method as in claim 61, wherein the communications are enabled via the World Wide Web.

63) **(Original)** A method as in claim 62 wherein the communications are enabled via the Internet and e-mail.

64) **(Original)** A method as in claim 60 wherein the funds are virtual, the portfolio instruments are virtual analogs of real instruments, said trades are virtual trades which mirror the real market in said real instruments, and said trading period comprises at least a first round of performance evaluation.

65) **(Currently Amended)** A method as in claim 64 wherein:[

a)] each candidate manager that has at least one portfolio having a positive fractional change in **Net Asset Value** [NAV] for at least one of said selected periods that is larger than a preselected qualifying value is permitted to select a second sum of funds for further investment **[in at least a second round of competition; and**

b) **operating said competition]** for a preselected number of rounds before determining the best investors from among the manager candidates.

66) **(Currently Amended)** Method as in claim 60 wherein said candidate manager performance is based on percent change in Net Asset Value [NAV] per unit value over said selected time interval.

67) **(Currently Amended)** Method as in claim 66 wherein said Net Asset Value [NAV] is reported daily for each day said real financial market is open.

68) **(Original)** Method as in claim 63 which includes:

a) offering at least one message board on an Internet site for postings by at least one of said candidate managers and site visitors;

b) facilitating the selective sorting of said postings for viewing.

69) **(Original)** Method as in claim 68 wherein said postings include at least one relative performance ranking of selected identified candidate managers, and said selective sorting permits sorting by at least one of candidate manager and candidate manager ranking.

70) **(Cancelled, formerly Withdrawn)** Method as in claim 69 which is operated as a competition amongst a plurality of candidate managers, and which includes identifying a preselected number of highly ranked candidate managers in a preselected time period to be best investors.

71) **(Original)** Method as in claim 68 which includes the steps of:

a) enabling at least one of site visitors and candidate managers to subscribe to access to information relating to the performance of at least one of the portfolios of at least one selected other candidate manager, said subscription being selected from at least one of free, fee-based and a combination of free and fee-based access to said information.

72) **(Original)** Method as in claim 71 wherein said subscribers are permitted to choose what candidate manager-related information is made accessible to the subscriber based on the performance of the candidate manager.

73) **(Original)** Method as in claim 72 wherein said subscriber-accessible information includes information relating to at least one of trades and postings of the candidate manager who has been subscribed-to.

74) **(Original)** Method as in claim 68 which includes providing at least one of said candidate manager and said site visitor with at least one portfolio analytic report.

75) **(Original)** Method as in claim 74 wherein said at least one report is a report on portfolio stratification, volatility, market timing, and company  $G_{S/E}$  or  $G_{E/S}$  Ratio performance.

5 76) **(Original)** A method as in claim 65 wherein the funds are real money, the instruments are shares in real instruments, and the trades are carried out in the real market.

77) **(Currently Amended)** Method as in claim 51 which includes [for improving the signal to noise ratio in an investment-oriented Internet discussion board on which message author members post messages related to investments and/or a market, comprising] the steps of:

10 a) [assigning at least one personal NAV to each said member author;

b) determining a performance ranking of member authors based on said personal NAV;

15 c) listing at least one relative performance ranking of at least selected investments of each member author in association with at least one identifier of said author;

b) [d)] enabling members to selectively sort through the posting by at least one of author and author ranking; [and]

c) [e)] permitting message posting by only a preselected number of members, as determined by their performance ranking; and

20 d) thereby improving the signal to noise ratio in an investment-oriented Internet discussion board on which message author members post messages related to investments and/or a market.

78) **(Cancelled, formerly Withdrawn)** A method as in 77 wherein said member author's ranking is based on the relative percent change in personal NAV over at least one determined period of time.

79) **(Currently Amended)** Method as in claim 21 wherein step e) ranking by said trusted 3<sup>rd</sup> party includes [for determining personal investment style, comprising] the steps of:

a) selecting an investment horizon;

b) listing security returns over selected investment horizon by security;

30 c) sorting portfolio by the returns generated by each security over the investment horizon;

d) dividing portfolio securities into at least 3 groups by performance;

- e) looking for similarities among the investments in the top and bottom groups;
- f) focusing future stock picking efforts on the kinds of stocks in the top group; and
- g) de-emphasizing the kinds of stocks in the bottom group.

80) (Currently Amended) Method as in claim 21 wherein at least one of steps c) trading and step e) ranking, by said trusted 3<sup>rd</sup> party, includes [for determining whether frequent trades of marketable securities comprising a portfolio are helping portfolio performance comprising] the steps of:

- a) separating said security trades into buys and sells;
- b) performing on all the buys the analysis of:
  - i) comparing the trade price of each security at the trade date with the price of said security at a pre-selected later time;
  - ii) calculating the average price change for a pre-determined time period defined as the time between said trade date and said pre-selected later time;
- c) repeating step b) for all sells;
- d) comparing the average price change of the buys to the average price change of the sells; **[and]**
- e) determining if trading over said pre-determined time period has improved portfolio return based on whether or not the buys average price change exceeds the sells average price change; **and**

**f) whereby a determination is made whether frequent trades of marketable securities comprising a portfolio are helping portfolio performance.**

81) (Original) Method as in claim 80 wherein said predetermined time period is at least one of 30, 60 and 90 days.

82) (Cancelled, formerly Withdrawn) Method as in claim 81 wherein said pre-determined time period is at least one of 30, 60 and 90 days.

83) (Original) Method as in claim 80 wherein said data from steps b) and c) are presented in graphical format.

84) (Original) Method as in claim 83 wherein said graphical format is selected from electronic data structure, a visual electronic presentation, and a hardcopy presentation.

85) (Currently Amended) Method as in claim 21 wherein step f) includes [for generating

**actionable and timely investment ideas, comprising]** the steps of :

a) creating a plurality of investment portfolios for at least some individual investor members of an Internet site, said portfolios being selected from model portfolios and real portfolios;

5        b) managing individual investor member trades in said portfolios through a trusted independent 3<sup>rd</sup> party;

c) analyzing the performance of said portfolios over preselected time periods by said trusted 3<sup>rd</sup> party;

10        e) periodically posting by said trusted 3<sup>rd</sup> party performance information on a member-accessible page of said site relating to at least some of said portfolios;

f) selectively enabling site members to subscribe to access to said performance information of at least some of the portfolios of other site members; and

g) selectively permitting members to choose which member portfolio performance information they can subscribe-to.

15        86) **(Cancelled, formerly Withdrawn)** Method as in claim 84 wherein said predetermined time period is at least one of 30, 60 and 90 days.

87) **(Currently Amended)** Method as in claim **85 [86]** wherein said posting includes electronic information relating to trades in the member portfolios and postings of the subscribed-to members, and said subscriber access includes selective sorting of the information  
20        based on subscriber choice from among a menu of at least one of sort modes and information types.

88) **(Original)** Method as in claim 87 wherein said subscriber access to information is fee based, and subscription fee revenue is shared with the subscribed members whose information is selected by said subscribers.

25        89) **(Original)** Method as in claim 87 wherein said information includes analytic reports on at least one of portfolios and individual company stock.

90) **(Original)** Method as in claim 89 wherein said analytic reports are selected from at least one of portfolio stratification, volatility, market timing, and company G<sub>S/E</sub> Ratio performance.

30        91) **(Original)** Method as in claim 90 which includes delivering selected information to at least one of said subscribed members and said subscribers in at least one mode selected from

electronic data structure, visual electronic presentation, and hardcopy.

92) (**Cancelled, formerly Withdrawn**) Method for evaluating at least one company for inclusion of its stock in a portfolio, comprising the steps of:

a) selecting a multiple quarter investment horizon comprising a time period in which company performance is to be assessed;

b) collecting on at least a current quarterly basis selected financial data of said company, said financial data including sales and earnings figures in said quarter;

c) collecting corresponding sales and earnings figures from an earlier equivalent quarter such that the time between the end of the earlier quarter and the end of the current quarter is equal to said investment horizon;

d) determining the percentage changes in sales and earnings in each of said quarters to define the sales growth and earnings growth, respectively, in each of said quarters;

e) determining the ratio of earnings growth and sales growth,  $G_{S/E}$  or  $G_{E/S}$  Ratio; and

f) making selected investment decisions based at least in part on the magnitude of the  $G_{S/E}$  or  $G_{E/S}$  Ratio of said company.

93) (**Cancelled, formerly Withdrawn**) Method as in claim 92 which includes the added step of plotting the  $G_{S/E}$  or  $G_{E/S}$  Ratio on a graph in which at least one of the ordinate and abscissa is earnings growth and the other is sales growth.

94) (**Cancelled, formerly Withdrawn**) Method as in claim 93 wherein said company stock is one of a set of company stocks comprising a portfolio, and which includes the added steps of;

a) determining the  $G_{S/E}$  or  $G_{E/S}$  Ratio of the stocks of each company in said portfolio;

b) determining the relative weight of each company's stocks in the portfolio in proportion to the market value of its shares in the portfolio to the total value of the portfolio.

95) (**Cancelled, formerly Withdrawn**) Method as in claim 94 wherein the relative weight of each company's stock in said portfolio is represented as an area on a graph, the size of said area, the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble, representing the market value of each company's stock in said portfolio in proportion to the market value of all the securities in the portfolio.

96) (**Cancelled, formerly Withdrawn**) Method as in claim 92 wherein:

- a) a plurality of companies  $G_{S/E}$  or  $G_{E/S}$  Ratios are evaluated; and
- b) a selection for inclusion in a portfolio is made based at least in part on the relative  $G_{S/E}$  or  $G_{E/S}$  Ratio magnitude.

97) **(Cancelled, formerly Withdrawn)** Method as in claim 95 which includes the added  
5 step of tracking the change in size and position of the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble over time.

98) **(Cancelled, formerly Withdrawn)** Method as in claim 92 which includes the step of displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio as a data set, said set being selected from tabular and graphical format.

99) **(Cancelled, formerly Withdrawn)** Method as in claim 94 which includes the step of  
10 displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio as a data set, said set being selected from tabular and graphical format.

100) **(Cancelled, formerly Withdrawn)** Method as in claim 95 which includes the step of displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble as a data set, said set being selected from tabular and graphical format.

101) **(Cancelled, formerly Withdrawn)** Method as in claim 97 which includes the step  
15 of dynamically displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble as a data set, said set being selected from tabular and graphical format.

102) **(Cancelled, formerly Withdrawn)** Method as in claim 98 which includes deliver-  
ing selected information from said data set in at least one mode selected from electronic data  
20 structure, visual electronic presentation, and hardcopy.

103) **(Cancelled, formerly Withdrawn)** Method as in claim 99 which includes deliver-  
ing selected information from said data set in at least one mode selected from electronic data  
structure, visual electronic presentation, and hardcopy.

104) **(Cancelled, formerly Withdrawn)** Method as in claim 100 which includes deliver-  
25 ing selected information from said data set in at least one mode selected from electronic data  
structure, visual electronic presentation, and hardcopy.

105) **(Cancelled, formerly Withdrawn)** Method as in claim 101 which includes deliver-  
ing selected information from said data set in at least one mode selected from electronic data

structure, visual electronic presentation, and hardcopy.

106) (**Cancelled, formerly Withdrawn**) Method for evaluating at least one profit center of a company for which sales and earnings can be ascertained to determine the relative resource allocation within said company, comprising the steps of:

5 a) selecting a multiple quarter investment horizon comprising a time period in which said company profit center performance is to be assessed;

b) collecting on at least a current quarterly basis selected financial data of said company profit center, said financial data including sales and earnings figures in said quarter;

10 c) collecting corresponding sales and earnings figures for said company profit center from an earlier equivalent quarter such that the time between the end of the earlier quarter and the end of the current quarter is equal to said investment horizon;

d) determining the percentage changes in sales and earnings in each of said quarters to define the sales growth and earnings growth, respectively, in each of said quarters;

e) determining the ratio of earnings growth and sales growth,  $G_{S/E}$  or  $G_{E/S}$  Ratio; and

15 f) making selected resource allocation decisions relating to said company based at least in part on the magnitude of the  $G_{S/E}$  or  $G_{E/S}$  Ratio of said company profit center.

107) (**Withdrawn**) Method as in claim 106 which includes the added step of plotting the  $G_{S/E}$  or  $G_{E/S}$  Ratio on a graph in which at least one of the ordinate and abscissa is earnings growth and the other is sales growth.

20 108) (**Cancelled, formerly Withdrawn**) Method as in claim 107 wherein said company profit center is one of a set of company profit centers, and which includes the added steps of;

a) determining the  $G_{S/E}$  or  $G_{E/S}$  Ratio of a plurality of selected profit centers in said company;

25 b) determining the relative weight of each selected profit center of said company in proportion the capital investment allocated to said profit center is to the capital investment in selected other profit centers in said company.

30 109) (**Cancelled, formerly Withdrawn**) Method as in claim 108 wherein the relative weight of each selected profit center capital investment is represented as an area on a graph, the size of said area, the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble, representing its percentage of the total of the selected other profit centers of said company.



110) (**Cancelled, formerly Withdrawn**) Method as in claim 108 wherein:

a) all of the company's profit center  $G_{S/E}$  or  $G_{E/S}$  Ratios are evaluated; and

b) selection for change in resource allocation among the profit centers is made based at least in part on the relative  $G_{S/E}$  or  $G_{E/S}$  Ratio magnitudes of said profit centers.

5        111) (**Cancelled, formerly Withdrawn**) Method as in claim 109 which includes the added step of tracking the change in size and position of the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble over time.

10        112) (**Cancelled, formerly Withdrawn**) Method as in claim 106 which includes the step of displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio as a data set, said set being selected from tabular and graphical format.

113) (**Cancelled, formerly Withdrawn**) Method as in claim 108 which includes the step of displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio as a data set, said set being selected from tabular and graphical format.

15        114) (**Cancelled, formerly Withdrawn**) Method as in claim 109 which includes the step of displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble as a data set, said set being selected from tabular and graphical format.

115) (**Cancelled, formerly Withdrawn**) Method as in claim 111 which includes the step of dynamically displaying said  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble as a data set, said set being selected from tabular and graphical format.

20        116) (**Cancelled, formerly Withdrawn**) Method as in claim 112 which includes delivering selected information from said data set in at least one mode selected from electronic data structure, visual electronic presentation, and hardcopy.

25        117) (**Cancelled, formerly Withdrawn**) Method as in claim 113 which includes delivering selected information from said data set in at least one mode selected from electronic data structure, visual electronic presentation, and hardcopy.

118) (**Cancelled, formerly Withdrawn**) Method as in claim 114 which includes delivering selected information from said data set in at least one mode selected from electronic data structure, visual electronic presentation, and hardcopy.

119) **(Cancelled, formerly Withdrawn)** Method as in claim 115 which includes delivering selected information from said data set in at least one mode selected from electronic data structure, visual electronic presentation, and hardcopy.

120) **(Cancelled, formerly Withdrawn)** A displayable set of related financial performance data of at least one company profit center, comprising:

a) a time period representing a multiple quarter investment horizon in which said at least one company profit center performance is assessed;

b) a first subset of selected quarterly financial data of said company profit center, said data being selected from capital, sales and earnings figures of a current quarter;

c) a second subset of selected quarterly financial data of said company profit center, said data including capital, sales and earnings figures of a defined earlier quarter such that the time period between the end of the earlier quarter and the end of the current quarter is equal to said investment horizon;

d) percentage changes in capital, sales and earning in each of said selected quarters as determinative of capital, sales and earnings growth, respectively, in each of said quarters; and

e) the ratio of earnings growth and sales growth,  $G_{S/E}$  Ratio.

121) **(Cancelled, formerly Withdrawn)** A data set as in claim 120 which includes an address for display of said  $G_{S/E}$  or  $G_{E/S}$  Ratio selected from at least one of a tabular and a graphical address.

122) **(Cancelled, formerly Withdrawn)** A data set as in claim 121 wherein said data set includes data on a plurality of profit centers in at least one company; and which data set includes:

a) an area, the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble, representing the amount of the capital invested in each profit center in proportion to the total capital invested in all of the profit centers.

123) **(Cancelled, formerly Withdrawn)** A data set as in claim 121 wherein said company stock is one of a set of company stocks comprising a portfolio, and which data set includes:

a) an area, the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble, representing the market value of each company's stock in said portfolio in proportion to the market value of all the securities in the portfolio.

124) **(Cancelled, formerly Withdrawn)** A data set as in claim 122 which includes data

representative of the changes in the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble over time.

125) (**Cancelled, formerly Withdrawn**) A data set as in claim 123 which includes data representative of the changes in the  $G_{S/E}$  or  $G_{E/S}$  Ratio bubble over time.

126) (**Currently Amended**) A method as in claim 21 which includes providing to at least  
5 some of said participating individual investors communication or reporting features selected from at least one of:

a) an overall performance report;

b) a volatility report;

c) a stratification report;

10 d) a market timing report;

e) a  $G_{S/E}$  or  $G_{E/S}$  Ratio in table, chart or graphical format;

f) an analysis of top investment performers of the participating individual investors;

g) a private discussion forum for exchange of investment ideas;

h) a barometer report on at least one fund developed by identified participating

15 individual investors who have been ranked as best investors;

i) reports on trades by top performing participating individual investors;

j) ranking-sortable investment ideas forum or bulletin boards;

k) investor-sortable investment ideas or comments forum or bulletin boards;

l) private portfolio tracking; and

20 m) a fundamentals analysis.

**End of Part 2, Claim Amendments**